

Notice of References Cited			Application/Control No.	Applicant(s)/Patent Under Reexamination	
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Examiner		Art Unit		3691	Page 1 of 1
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*	B	US-2001/0042034	11-2001	Elliott, Douglas R.	705/35
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	M	US-			

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NON-PATENT DOCUMENTS

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*	U	Credit Risk Management, "Disclosure Policies Set for Credit Counselors FTC Cracks Down on Credit Repair Scams", Potomac April 7, 1997, Vol. 7, Issue 6, page 1.
*	V	BusinessWeek, "A Debt Trap for the Unwary", Christopher H. Schmitt et al., New York, Oct. 29, 2001, Issue 3755, page 82.
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*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.